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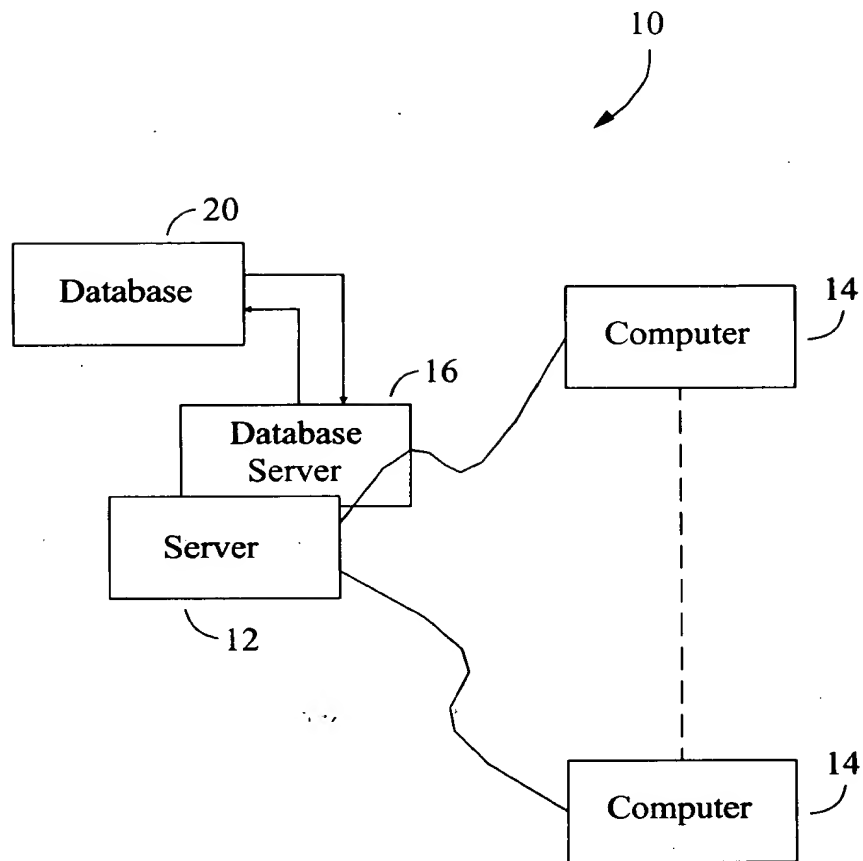


FIG. 1

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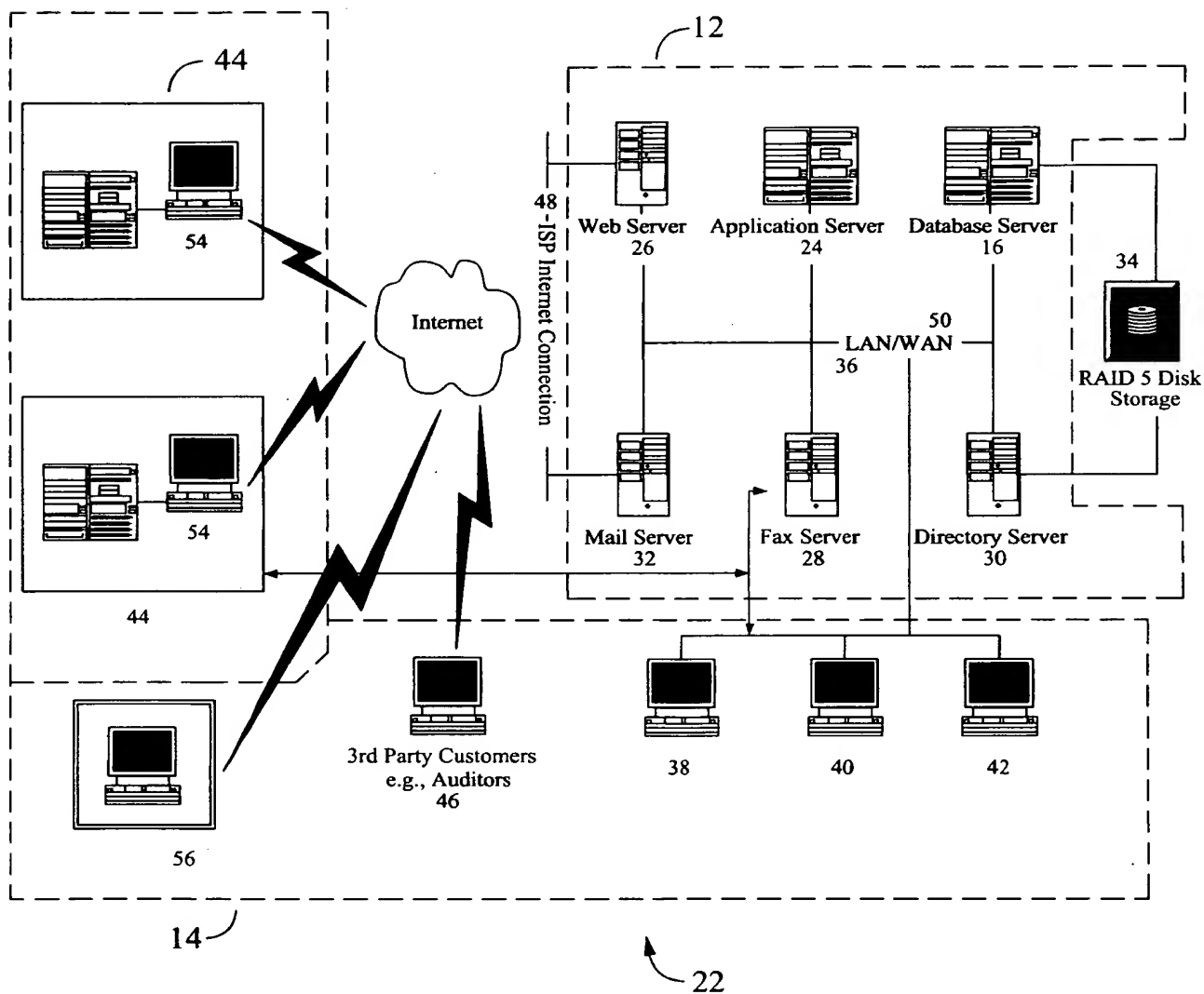


FIG. 2

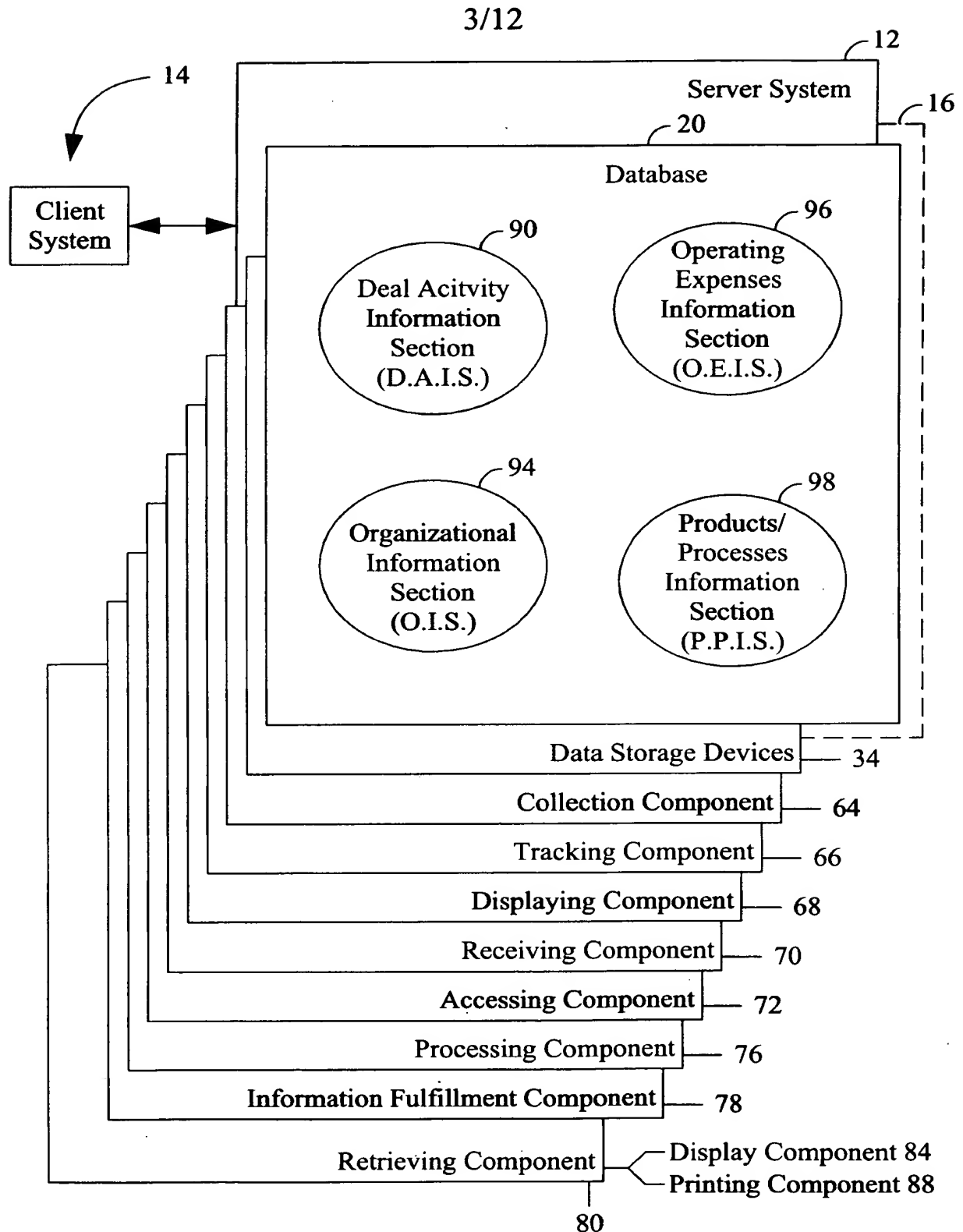


FIG. 3

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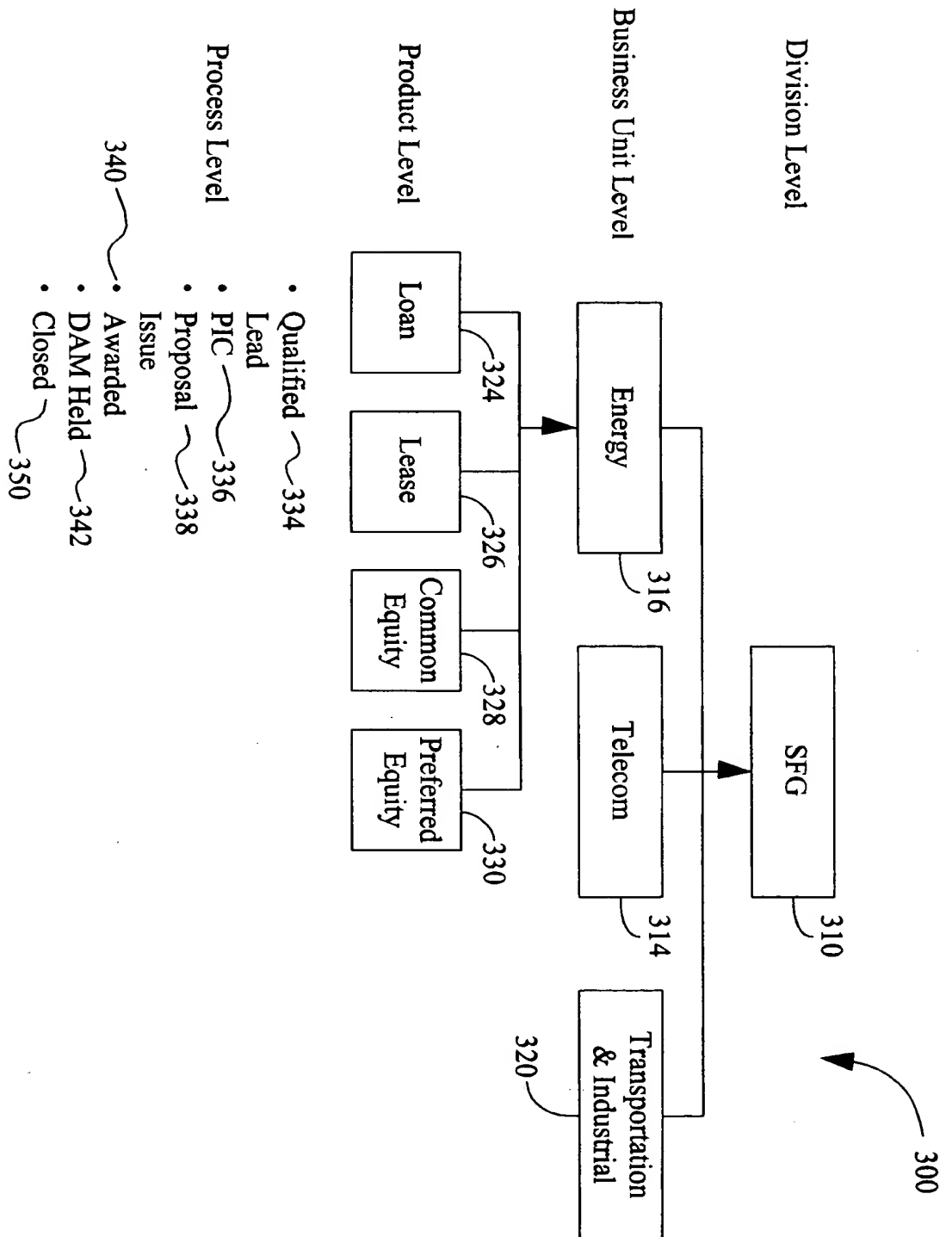


FIG. 4

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	HQ Level	Board Level	Division Level	Total	Time Allocation %	Weighted Cost/Process	Average Unit Cost
# of QL	84	47	136	267	18%	\$ 4,892,265	\$ 18,323
Lead and Terminated	23	23	56	102			
# of PICs	61	24	80	165	6%	\$ 1,630,755	\$ 9,883
PIC and Terminated	28	8	16	52			
# of Issued Proposals	33	16	64	113	18%	\$ 4,892,265	\$ 43,294
Issued and Terminated	7	8	11	26			
# Awarded or Credit Request	26	8	53	87	34%	\$ 9,240,945	\$ 106,218
Awarded and Terminated	3	0	4	7			
# of DAM Held	23	8	49	80	7%	\$ 1,902,547	\$ 38,827
HQ Approval				23	2%	\$ 543,585	\$ 23,634
BOD Approval				8	2%	\$ 543,585	\$ 67,948
DAM and Terminated	5	2	12	19			
# Approved	18	6	37	61	13%	\$ 3,533,302	\$ 57,923
Approved and Terminated	7	2	8	17			
Close	11	4	29	44	100%	DIV Deals	\$ 259,423
1/T&I '99 Activity Allocation							HQ Deals \$ 259,278
							BOD Deals \$ 303,590

TOTAL	\$ 27,179,249
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FIG. 5

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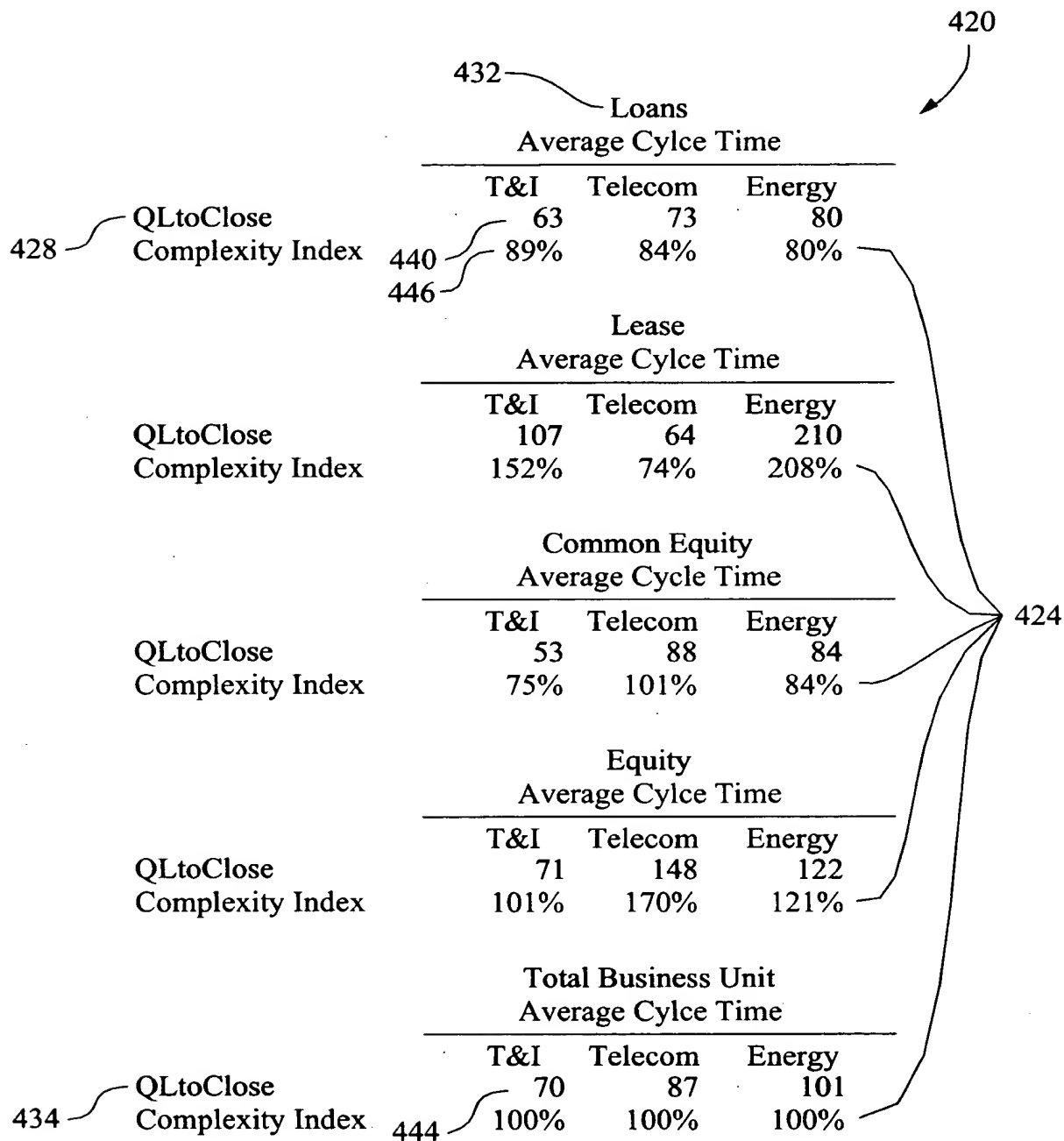


FIG. 6

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Complexity Index (QL-CL Cycle)				Loan		89%		464	
	HQ Level	Board Level	Division Level	Loan Total					
# of QL	43	10	71	124	500				
Lead and Terminated	8	2	19	29	504				
# of PICs	35	8	52	95	506				
PIC and Terminated	17	4	11	32					
# of Issued Proposals	18	4	41	63					
Issued and Terminated	2	2	5	9					
# Awarded or Credit Request	16	2	36	54					
Awarded and Terminated	1	0	2	3					
# of DAM Held	15	2	34	51	510				
DAM and Terminated	3	1	9	13					
# Approved	12	1	25	38					
Approved and Terminated	4	0	5	9					
Close	8	1	20	29					

# of QL	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	
Lead and Terminated					
# of PICs	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796	470
PIC and Terminated					
# of Issued Proposals	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532	
Issued and Terminated					
# Awarded or Credit Request	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534	
Awarded and Terminated					
# of DAM Held	\$ 21,034	\$ 60,474	\$ 21,166	\$ 22,669	480
DAM and Terminated					
# Approved	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551	484
Approved and Terminated					
Close	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,405	492

FIG. 7

Loan										520
	HQ Level	Board Level	Division Level	Total Costs						
# of QL	\$ 787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063						
# of PICs	\$ 307,867	\$ 70,370	\$ 457,402	\$ 835,638						546
# of Issued Proposals	\$ 693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516						530
# Awarded or Credit Request	\$ 1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825						
# of DAM Held	\$ 315,516	\$ 120,948	\$ 719,639	\$ 1,156,102						
# Approved	\$ 618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956						
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100						548
Unit Cost per Close Deal	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,222						
Total Cost per Close Deal	\$ 529,501	\$ 769,295	\$ 437,490	\$ 474,314						
Total Costs:										
Close Deals	\$ 1,862,167	\$ 272,210	\$ 4,658,048	\$ 6,792,425						
Dead Deals	2,373,842	497,085	4,091,748	6,962,675						
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100						
Dead deals % of Total Costs	56%	65%	47%	51%						
Hit Rates (DAM Held to Close)	53%	50%	59%	57%						

FIG. 8

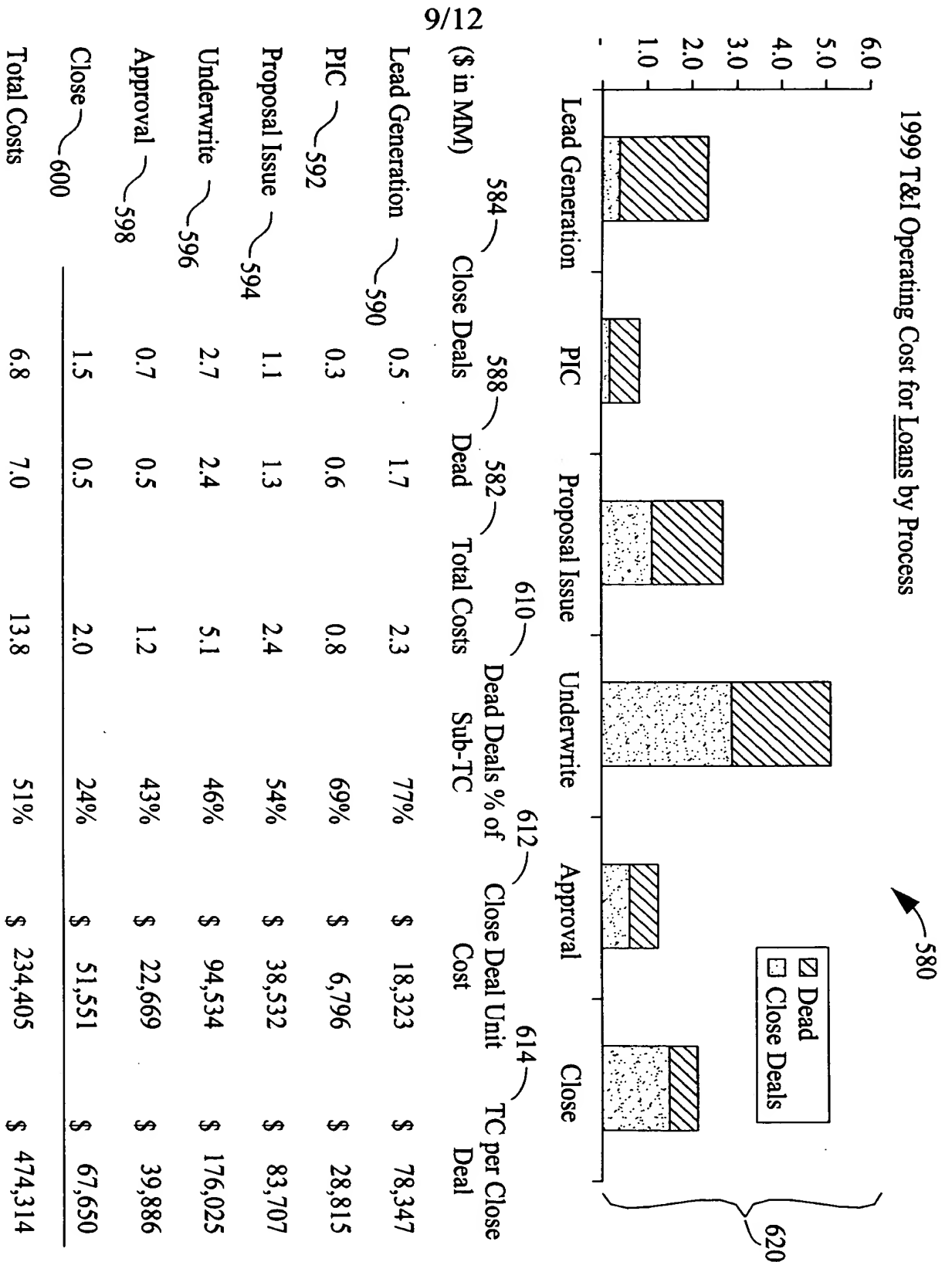


FIG. 9

1999 T&I Operating Cost by Product

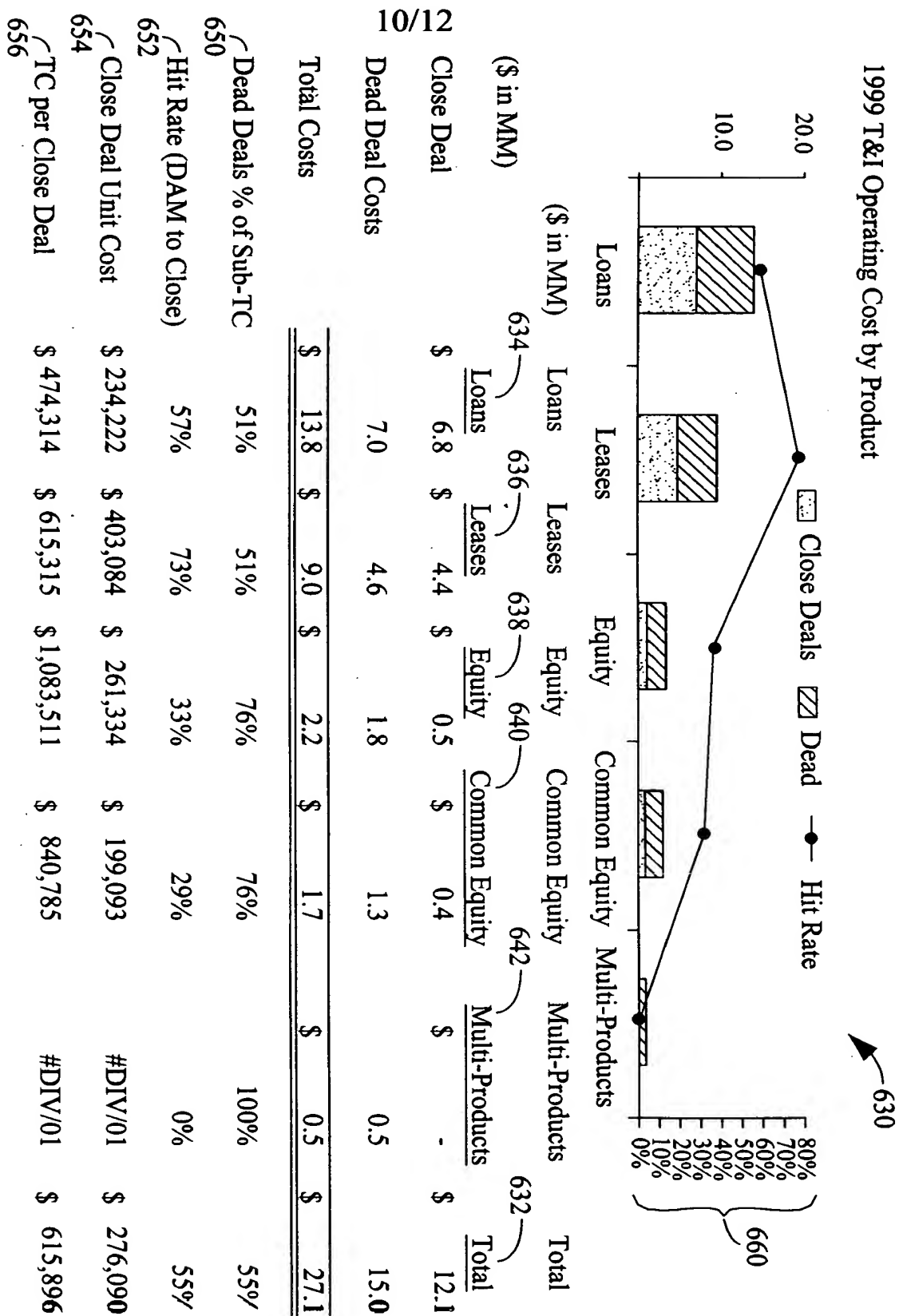


FIG. 10

1999 T&I Operating Cost for All Products by Process

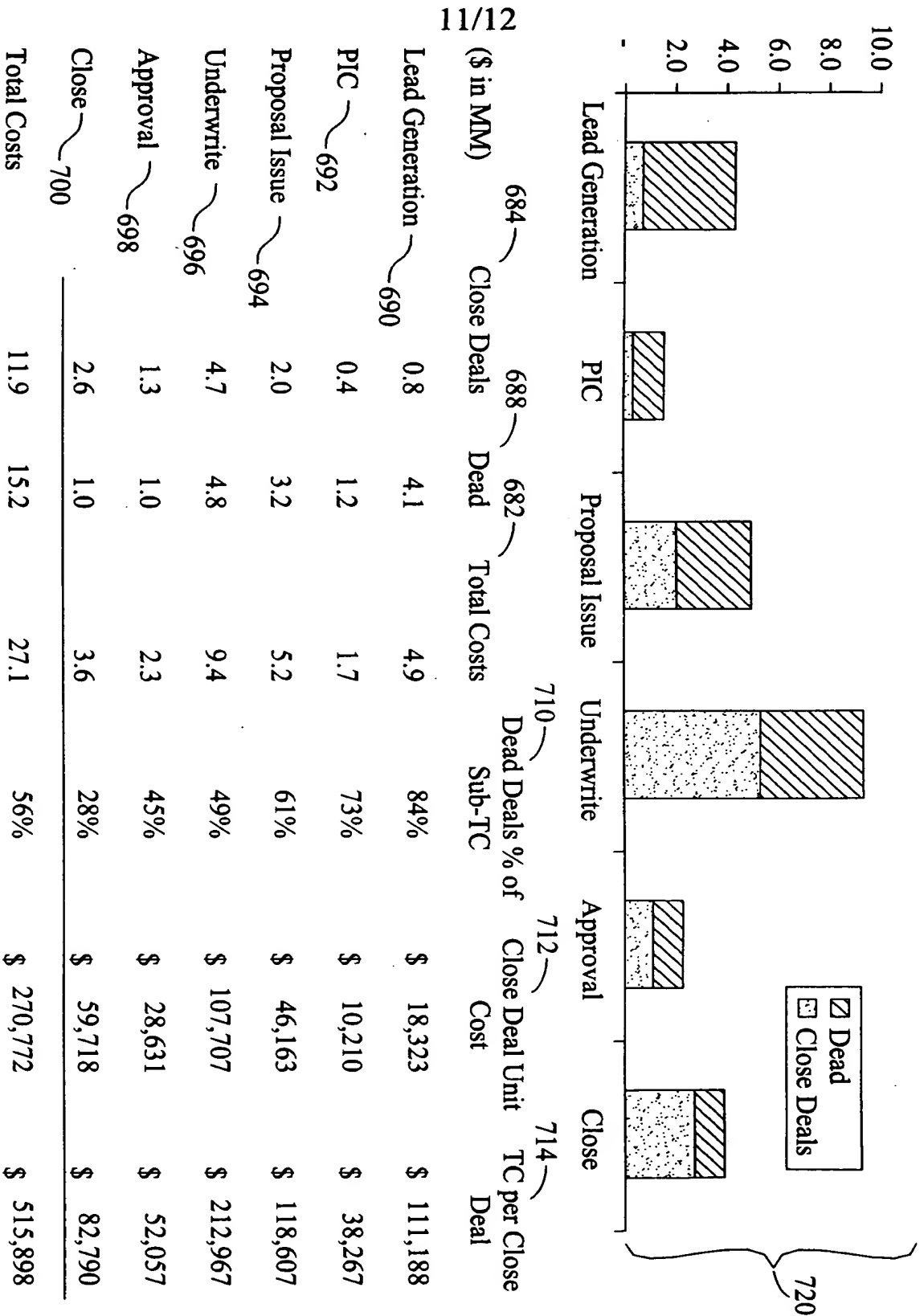


FIG. 11

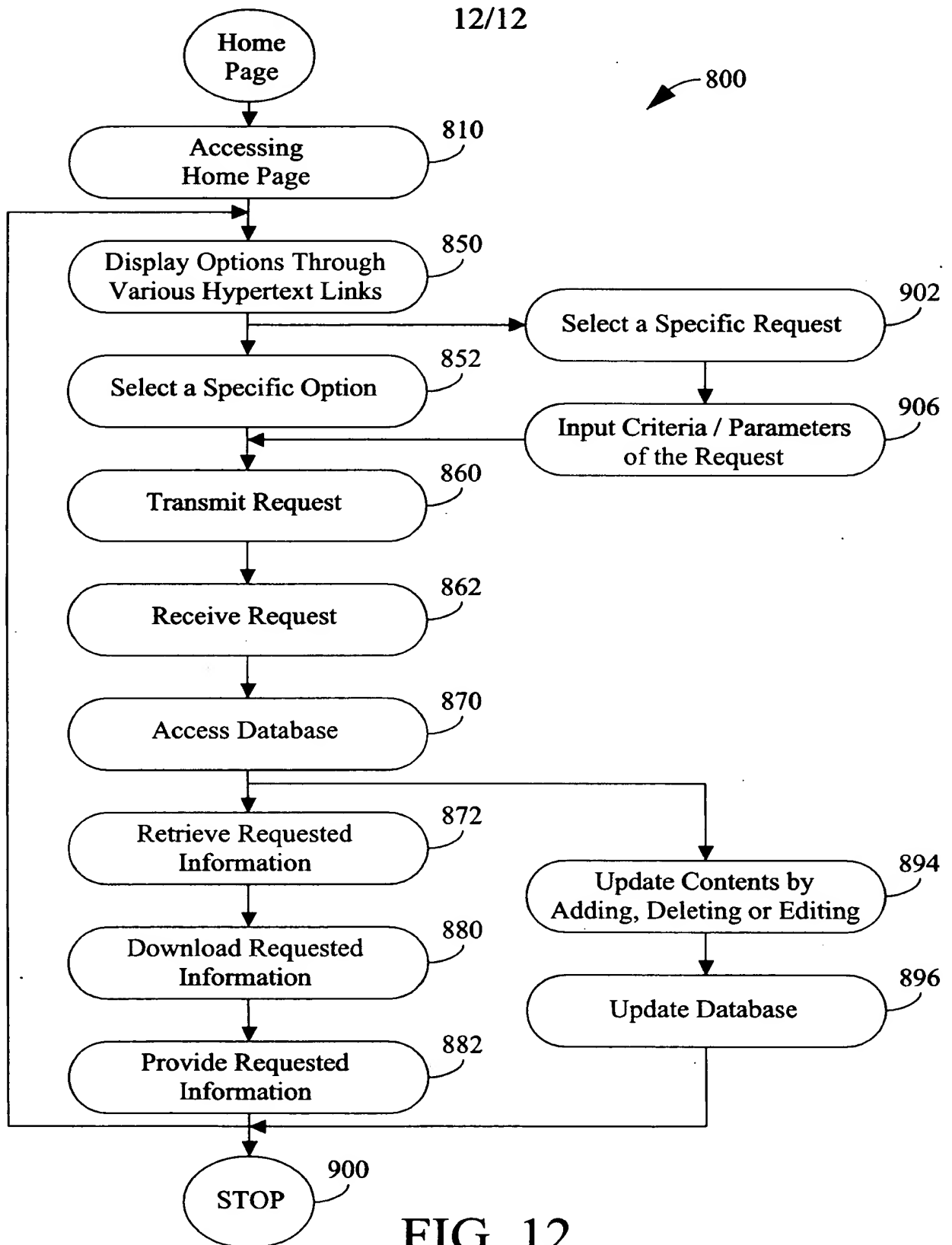


FIG. 12